

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK**

JENNIFER GOLDMAN,
on behalf of herself and a class,

Plaintiff,

vs.

HORIZON FINANCIAL MANAGEMENT,
LLC,

Defendant.

CASE NO.: 7:12-cv-07592-LMS

~~PROPOSED~~
FINAL APPROVAL ORDER

Upon consideration of the Parties' request for final approval of the Class Settlement Agreement ("Agreement") between Plaintiff, Jennifer Goldman ("Plaintiff"), individually, and as representative of the class of persons defined below ("Settlement Class"), and Defendant, Horizon Financial Management, LLC ("Defendant"), the Court orders and finds as follows:

1. This Court has jurisdiction over the subject matter of this lawsuit, Plaintiff, Settlement Class members, and Defendant.

2. The following Settlement Class is certified pursuant to Fed. R. Civ. P. 23(b)(3):

All persons with addresses in the State of New York to whom Defendant mailed a notice for the purpose of complying with 15 U.S.C. §1692g, which failed to (i) state that a dispute must be made in writing in order to obtain verification of the debt, and (ii) state that upon the consumer's written request, Defendant would provide the name and address of the original creditor, during a period beginning on October 11, 2011, and ending on October 31, 2012.

3. Based on the Parties' stipulations: (A) the Settlement Class as defined is sufficiently numerous such that joinder is impracticable; (B) common questions of law and fact predominate over any questions affecting only individual Settlement Class members, and included whether or not Defendant violated the Fair Debt Collection Practices Act, 15 U.S.C. §§

1692, *et seq.* by sending consumers initial written collection communications, which misrepresented the consumer's statutory rights to dispute the alleged debt and obtain verification by failing to inform the consumer that: (i) to obtain verification of the debt the consumer must dispute the debt in writing; and (ii) the consumer has the right to request verification of the original creditor's name and address; (C) the claim of Plaintiff is typical of the Settlement Class members' claims; (D) Plaintiff is an appropriate and adequate representative for the Class and her attorneys, Andrew T. Thomasson, William F. Horn, and Abraham Kleinman, are hereby appointed as Class Counsel; and (E) a class action is the superior method for the fair and efficient adjudication of the claims of the Settlement Class members.

4. The Court approved a form of notice for mailing to the Settlement Class. The Court is informed that actual notice was sent by first class mail to approximately 2,968 Settlement Class members by First Class, Inc., the third-party settlement administrator. A total of 184 envelopes were returned by the United States Postal Service; 72 notices were returned with forwarding addresses and successfully re-mailed. One Settlement Class member requested exclusion, and no objections were filed or received. A total of 149 Settlement Class members returned the proof of claim form and are entitled to a share of the monetary benefits of the settlement.

5. On May 30, 2014, the Court held a fairness hearing to which Settlement Class members, including any with objections, were invited. Excluded from the Settlement Class are those persons, identified in Exhibit A hereto, who timely and validly requested exclusion and whose notice was returned as undeliverable.

6. The Court finds that provisions for notice to the class satisfy the requirements due process pursuant to the Federal Rules of Civil Procedure, including Rule 23, the United States Constitution and any other applicable law.

7. The Court finds that the settlement is fair, reasonable, and adequate and hereby finally approves the Agreement submitted by the Parties, including the Release and payments by Defendant. Upon the Effective Date, as that term is defined in the Agreement, Defendant shall make the following payments:

- (a) Defendant will create a class settlement fund of \$5,000.00 ("Class Recovery"), which Class Counsel shall distribute *pro rata* among those Settlement Class Members who did not exclude themselves and who timely return a claim form ("Claimants"). Claimants will receive a *pro rata* share of the Class Recovery by check. Checks issued to Claimants will be void sixty (60) days from the date of issuance. Any checks that have not been cashed by the void date, along with any unclaimed funds remaining in the Class Recovery, will be donated as a *cy pres* award to the New York Legal Assistance Group, which is located at 7 Hanover Square, 18th Floor, New York, New York 10004.
- (b) Defendant shall pay Plaintiff \$2,000.00.
- (c) Class Counsel shall receive attorneys' fees and costs in the amount of \$65,000.00. Class Counsel shall not request additional fees or costs from Defendant or the Settlement Class members.

8. The Parties grant the following releases:

- (a) Plaintiff, including each and every one of her respective agents, representatives, attorneys, heirs, assigns, or any other person acting on her behalf or for her benefit, and any person claiming through her (collectively "Releasors"), releases and discharges Defendant, as well as its parent corporations, predecessors and successors in interest and present and former affiliates, subsidiaries, insurers, officers, directors, agents, employees, members, shareholders, general partners, limited partners, beneficiaries, representatives, attorneys, or assigns, (in their respective capacities as officers, directors, agents, employees, members, shareholders, general partners, limited partners, beneficiaries, representatives, attorneys, or assigns for Defendant) (collectively, "Released Parties"), from all causes of action, suits, claims, or demands, in law or in equity, known or unknown at this time which Releasors now have or ever had against the Released Parties, or any of them, under any legal theory, whether or not alleged, related to or arising from matters that occurred from the beginning of time up through the Effective Date. Without limiting the generality of the foregoing, Releasors release Released Parties of all claims that were made or that could have been made in this lawsuit including all claims relating to Defendant's collection activity.
- (b) Each member of the Settlement Class who did not opt out releases and discharges the RELEASED PARTIES of all causes of action, suits, liability and claims including the payment of attorney's fees and costs arising from or relating to

Defendant's collection letter that is attached as Exhibit A to Plaintiff's complaint in this action [Doc. 1].

- (c) Plaintiff and each Settlement Class member DO NOT release any defense they may have with respect to the underlying debts which Defendant was attempting to collect, including (i) whether any debt is in fact owed, (ii) the crediting of payments on any debt, or (iii) the proper reporting of any debts to credit bureaus.
- (d) Defendant does NOT release its claims, if any, against Plaintiff or any member of the Settlement Class for the payment of their debts. The underlying debts Defendant sought to collect are not unaffected by the Agreement. The Agreement does not prevent Defendant from continuing to attempt to collect the debts allegedly owed by the Settlement Class members.

9. The Court finds the Agreement is fair and made in good faith.

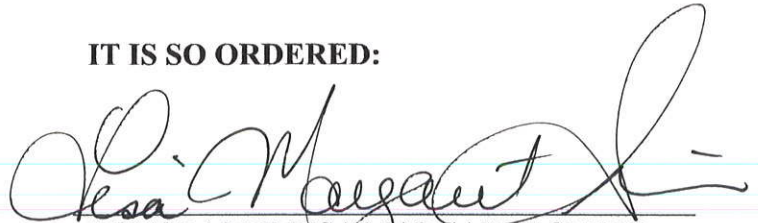
10. The terms of the Agreement are incorporated into this Order. This Order shall operate as a final judgment and dismissal without prejudice of the claims in this action.

11. The Court finds, in accordance with Fed. R. Civ. P. 54(b), that there is no just reason for delay of enforcement of, or appeal from, this Order.

12. The Court retains exclusive jurisdiction to enforce the terms and provisions of the Agreement and this order.

13. The Parties are hereby ordered to comply with the terms of the Agreement and this Order.

IT IS SO ORDERED:

A handwritten signature in black ink, appearing to read "Lisa Margaret Smith", is written over a horizontal line.

HONORABLE LISA MARGARET SMITH
Magistrate Judge, United States District Court

Dated:

5/30/14

EXHIBIT “A”

CLASS MEMBER EXCLUSIONS:

LONG, ALICIA M. P.O. BOX 3, POND EDDY, NY 12770

UNDELIVERABLE CLASS NOTICES:

name	address	city	state	zip
MACKEY, RICHARD	13 JOHNSON RD	CHESTER	NY	10918-1143
GRIFFITH, HOLLY	20 HIGH ST	CHESTER	NY	10918-1229
GIAMO, NICOLE	8 MAIN ST	CHESTER	NY	10918-1282
LYNCH, DANICA	165 MAIN ST	CHESTER	NY	10918-1326
GAUCHER, ALLISON	114 S MAIN ST	FLORIDA	NY	10921-1806
MANN, DOUGLAS	34 ROE PL	FLORIDA	NY	10921-1929
WOJTAK, KENNETH	7 GREEN MEADOW RD	FLORIDA	NY	10921-3028
REUTER, BETTY JO	151 MURRAY AVE	GOSHEN	NY	10924-1114
FAULKNER, CONCETTA R	23 YANKEE MAID LN	GOSHEN	NY	10924-2600
BRISKIE, JOSEPH	271B RESERVOIR RD	GOSHEN	NY	10924-5853
WOOD, BRIAN	354 PULASKI HWY	GOSHEN	NY	10924-7045
WESLOWSKI, JULIA	PO BOX 433	PINE ISLAND	NY	10969-0433
AHO, NICHOLAS	6 SPRING ST	WARWICK	NY	10990-1313
VANDUNK, IONA	1 IVY PL	WARWICK	NY	10990-1914
TYRRELL, JOHN	22 OLD BROOK LN	WARWICK	NY	10990-3311
FLETCHER, ROBERT JR	PO BOX 997	SUFFERN	NY	10901-0997
WHITE, RUCHANA	60 TRANQUILITY RD	SUFFERN	NY	10901-2510
GLUSKO, MARILYN	200 LAFAYETTE AVE APT 409	SUFFERN	NY	10901-4716
FUSCO, ROD	255 LAFAYETTE AVE	SUFFERN	NY	10901-4812
METIAS, HENRY	148 ADAM ST	LAFAYETTE	NJ	07848
BARAHONA, JUAN	94 ORANGE AVE APT 2	SUFFERN	NY	10901-5408
DELEON, MARIA	29 WAYNE AVE	SUFFERN	NY	10901-5430
CASTORA, DOROTHY	12 CHESTNUT ST APT B306	SUFFERN	NY	10901-5433
AMAYA, MARIA	5 OAKDALE MNR APT A16	SUFFERN	NY	10901-5718
SELLINGER, BRETT	PO BOX 580	GREENWOOD LAKE	NY	10925-0580
GILSON, MEGHAN	PO BOX 861	GREENWOOD LAKE	NY	10925-0861
MACIAG, SCOTT	106 TONDO CIR	HARRIMAN	NY	10926-3458
ROSE, JACKIE	20 ADDISON BOYCE DR	NEW CITY	NY	10956-1261
ADAMS, DERWIN	138 S LITTLE TOR RD	NEW CITY	NY	10956-3126
VILLMANN, WILLIAM C	60 NEW HEMPSTEAD RD	NEW CITY	NY	10956-3628
CHACKO, THOMAS	4 TEMPLAR CT	NEW CITY	NY	10956-7029
WEISSMAN, EMMA A	60 THIELLS MOUNT IVY RD	POMONA	NY	10970-2303
DALY, LAWRENCE	32 DUNNIGAN DR	POMONA	NY	10970-2664
GRIFFITHS, JULIE	72 PARKWAY TRAILER CT	POMONA	NY	10970-3127
PORTIER, DOUGLAS R	50 SANATORIUM RD	POMONA	NY	10970-3555
GERON, ANDY	2 BREVOORT DR APT 2A	POMONA WEST	NY	10970-4014
GAGLIARDO, DIANE	123 ZUGIBE CT	HAVERSTRAW	NY	10993-1243
ROSENBLATT, SARA	39 HORTON DR	MONSEY	NY	10952-2849
FRANCOIS, MELICA	9 FLETCHER RD APT 9K	MONSEY	NY	10952-3211

FIRSENKO, IPCEHKO	12 FLETCHER RD APT B	MONSEY	NY	10952-3214
DEMKIN, VASILI	35 FLETCHER RD APT H	MONSEY	NY	10952-3237
ADDAMS, GEORGE	15 MONSEY BLVD	MONSEY	NY	10952-3356
GARDINER, ROBERT	15 MONSEY BLVD	MONSEY	NY	10952-3356
ESPOSITO, JENNIFER A	15 DE RONDE RD	MONSEY	NY	10952-4015
FIRESTONE, DOVID	11 BALANCHINE CT	MONSEY	NY	10952-4535
	142 KEARSING PKWY APT C	MONSEY	NY	10952-7245
GALETTE, REGINALD				
BRAVO, ERIC	166 SUMMIT PARK RD	SPRING VALLEY	NY	10977-1217
FELICE, DOROTHY	661 N MAIN ST	SPRING VALLEY	NY	10977-2319
STEINHAUER, MATTHEW	30 STATE ST	SPRING VALLEY	NY	10977-3011
BARNELL, KENDAL	19 TRINITY AVE	SPRING VALLEY	NY	10977-3025
CARPIO, GUILLERMO	120 UNION RD	SPRING VALLEY	NY	10977-3403
GIRON LEMUS, CLAUDIA	134 UNION RD	SPRING VALLEY	NY	10977-3403
	130 W ECKERSON RD APT 21A	SPRING VALLEY	NY	10977-3511
DESIR, ANATOLE				
	130 W ECKERSON RD APT 1B	SPRING VALLEY	NY	10977-3513
JEAN, PIERRE JACQUES				
	150 W ECKERSON RD APT 9C	SPRING VALLEY	NY	10977-3523
GUITIEREZ, EDDIE				
FELIX, YANICK	7 BROOK ST	SPRING VALLEY	NY	10977-3638
GLAUDE, ADMA	50 CREEKSIDE CIR	SPRING VALLEY	NY	10977-3907
TORRES, YULMER	268 N MAIN ST	SPRING VALLEY	NY	10977-4038
CONTRERAS, CINTIA	268 N MAIN ST APT 1B	SPRING VALLEY	NY	10977-4088
TORREZ VALDEZ, YULMER	268 N MAIN ST APT 1B	SPRING VALLEY	NY	10977-4088
OLMAN, OBERLINEDA	175 N MAIN ST	SPRING VALLEY	NY	10977-4128
MARCOS, ANNA	82 N COLE AVE	SPRING VALLEY	NY	10977-4772
ANIS, DIEUJUSTE	73 FRED HECHT DR	SPRING VALLEY	NY	10977-5111
CAJOU, JOSETTE	121 FRED HECHT DR	SPRING VALLEY	NY	10977-5156
RALIOS, MARGARITA	273 W ROUTE 59	SPRING VALLEY	NY	10977-5449
GALICIA LOPEZ, JORGE	36 S MADISON AVE	SPRING VALLEY	NY	10977-5576
	500 E FUNSTON AVE APT 30	SPRING VALLEY	NY	10977-5753
RENAULD, BETTY				
MILLAMONE, SOLOMON	27 FAIRVIEW AVE	SPRING VALLEY	NY	10977-5811
PARKER, MORTON	358 ROOSEVELT AVE	SPRING VALLEY	NY	10977-5831
SZALAJ, ALICJA	101 HEITMAN DR	SPRING VALLEY	NY	10977-6045
ESTODILLO, ALEJANDRO	24 GARRISON DR	SPRING VALLEY	NY	10977-6070
FINN, LUCILLE	681 CHESTNUT RIDGE RD	SPRING VALLEY	NY	10977-6200
GROSINGER, JOSEPH	2 CLEVELAND AVE	SPRING VALLEY	NY	10977-7800
	106 PLEASANT STREET			
SULLIVAN, ROBERT	EXT # B	MONTICELLO	NY	12701-3705
GONZALEZ, GEORGE	PO BOX 120	PORT JERVIS	NY	12771-0120
CORONATO, RONALD	PO BOX 329	PORT JERVIS	NY	12771-0329
ROFF, TABATHA	29 CULVERT ST APT G10	PORT JERVIS	NY	12771-1315
BALDERAS, LUISA	36 HUDSON ST APT 2	PORT JERVIS	NY	12771-1409
BLACK, CRAIG	50 ORANGE ST APT B	PORT JERVIS	NY	12771-1431
READ, GELANI	26 BROOKLYN ST	PORT JERVIS	NY	12771-1510
BELASSI, MARIA DELAS MERCE	67 CANAL ST APT 2	PORT JERVIS	NY	12771-1625
CONKLIN, STEVEN	10 PROSPECT ST APT 2	PORT JERVIS	NY	12771-1733
EDWARDS, THERESA	20 W BROOME ST	PORT JERVIS	NY	12771-1801
JONES, DAVID	3 DELAWARE ST	PORT JERVIS	NY	12771-1805
RODRIGUEZ, YAHAIRA	149 PIKE ST	PORT JERVIS	NY	12771-1809

OUTWATER, GEOFFREY	2 E MAIN ST	PORT JERVIS	NY	12771-1903
CHERMARK, SIMONE	1 RIDGE AVE # 2	PORT JERVIS	NY	12771-1920
FRALEIGH, DARRIN	5 RIDGE AVE APT 1	PORT JERVIS	NY	12771-1920
WEED, AMANDA	3 BARCELOW ST	PORT JERVIS	NY	12771-2008
HARDEN, CAROLINE B	78 E MAIN ST	PORT JERVIS	NY	12771-2109
HANSORD, NASHANA	71 FRANKLIN ST	PORT JERVIS	NY	12771-2124
QUICK, RITA	41 ORCHARD ST	PORT JERVIS	NY	12771-2126
	41 OLD GREENVILLE			
GEMMILL JR, WAYNE	TPKE	PORT JERVIS	NY	12771-2340
COLON, OSCAR	1 SUSSEX ST APT 3B	PORT JERVIS	NY	12771-2466
EYRE, JOHNATHAN	165 FRONT ST	PORT JERVIS	NY	12771-2603
JENNINGS, SHAREENA	122 JERSEY AVE APT 1	PORT JERVIS	NY	12771-2610
HARDICK, TRACY LYNN	144 BALL ST # 2	PORT JERVIS	NY	12771-2627
GENOVAL, EDDIE	206 W MAIN ST	PORT JERVIS	NY	12771-2836
TORRES, JESUS	5 NEW ST	PORT JERVIS	NY	12771-2914
DOYLE, BETTY	26 QUARTZ LN APT 3	PORT JERVIS	NY	12771-3354
CAPRONI, LOUIS	19 QUARTZ LN	PORT JERVIS	NY	12771-3384
FULLER, CHRISTOPHER A	49 NEVERSINK DR	PORT JERVIS	NY	12771-3811
FULLER, LACEY N	49 NEVERSINK DR	PORT JERVIS	NY	12771-3811
STAUSS, WILLIAM	10 FORREST DR	PORT JERVIS	NY	12771-5219
SULLIVAN, KELLY L	11 ROSE ST	PORT JERVIS	NY	12771-5232
GATDULA, LEANA	103 RYAN ST APT F6	PORT JERVIS	NY	12771-8207
FULLER, MICHAEL A	PO BOX 137	SPARROW BUSH	NY	12780-0137
BISHOP, DEMETRIOUS	PO BOX 518	SPARROW BUSH	NY	12780-0518
FERGUSON, HEATHER L	PO BOX 518	SPARROW BUSH	NY	12780-0518
ELDER, THOMAS M	PO BOX 527	SWAN LAKE	NY	12783-0527
BIGUEUR, REGINA	67 LINCOLN ST	SLOATSBURG	NY	10974-1221
MORRIS, NOAH	PO BOX 45	TUXEDO PARK	NY	10987-0045
STARK, ROBIN	PO BOX 45	TUXEDO PARK	NY	10987-0045
JONES, DEBORAH	PO BOX 63	CENTRAL VALLEY	NY	10917-0063
	30 PEDDLER HILL RD APT			
SMITH, MILTON	4	MONROE	NY	10950-1850
BROICH, LAURA	467 NELSON RD	MONROE	NY	10950-4252
GLEASON, KELLYANNE	122 W MOMBASHA RD	MONROE	NY	10950-5321
	4 LIPA FRIEDMAN LN UNIT			
FRIEDRICH, DAVID	202	MONROE	NY	10950-6265
KEESHEN, JAMES D	45 ASHLEY AVE	MIDDLETOWN	NY	10940-1912
PEZZULLO, RALPH	82 BERT CRAWFORD RD	MIDDLETOWN	NY	10940-2103
GALLOWAY, DOC	406 NORTH ST	MIDDLETOWN	NY	10940-3604
GIGGEY, DAVID	18 SPROAT ST	MIDDLETOWN	NY	10940-3713
GUTIERREZ, ESTEBAN	162 WICKHAM AVE FL 1ST	MIDDLETOWN	NY	10940-3717
GONZALES, MIGUEL	17 1/2 GRAND AVE	MIDDLETOWN	NY	10940-4019
FERRAN, SARAH	12 KING ST # 14	MIDDLETOWN	NY	10940-5747
GUARDIOLA, AIDA	6 BERKMAN DR	MIDDLETOWN	NY	10941-1231
MARTIRE, CHELSEA	38 SHELLEY CT	SCOTCHTOWN	NY	10941-1814
MCGILLICUDDY, JUNE	PO BOX 32	BLAUVELT	NY	10913-0032
DIAZ, CARMEN	34 MAIN ST	HAVERSTRAW	NY	10927-1929
ESPINAL, WILTON	21 SOUTH ST APT 1	HAVERSTRAW	NY	10927-2020
FRANCOIS, HERALD	PO BOX 559	NYACK	NY	10960-0559
GUARNERI, MICHAEL	6 MAPLE ST APT 2	NYACK	NY	10960-4307

JONES, RICHARD	140 OLD ORANGEBURG RD	ORANGEBURG	NY	10962-1157
BRECK, JEAN	88 CARTWRIGHT RD	PRATTSVILLE	NY	12468-5300
MURPHY, DEENA	91 TOWNE RD	ELLENVILLE	NY	12428-5721
GILCHRIST, LEE, JAMES	PO BOX 679	CATSKILL	NY	12414-0679
SCULLY, AMBER	PO BOX 192	SPRING GLEN	NY	12483-0192
FERNANDEZ, FRANCISCO	44 8TH ST	HUDSON	NY	12534-2902
MCMAMARA, JESSICA	PO BOX 2524	NEWBURGH	NY	12550-0766
DEMAS, GENISA	607 ROMAN WAY	NEWBURGH	NY	12550-8654
MAYSONET, JOSE L	1000 HEIDI CT # 1301	NEW WINDSOR	NY	12553-8055
FIELDS, WILLIAM	PO BOX 1294	PINE BUSH	NY	12566-1294
SULLO, VALERIE	6 MOUNTAIN VIEW AVE	PINE BUSH	NY	12566-6121
GORE, DAVID	PO BOX 222	CUDDEBACKVILLE	NY	12729-0222
NAY, GEORGIA S	PO BOX 590	CUDDEBACKVILLE	NY	12729-0590
KINGSTON, NORMAN	78 MYERS RD	GODEFFROY	NY	12729-2025
MOORE, JUSTIN	173 PROSPECT HILL RD	CUDDEBACKVILLE	NY	12729-5009
FERSCH, CHRISTINA	PO BOX 35	ELDRED	NY	12732-0035
VARGAS, ESTHER	PO BOX 58	ELDRED	NY	12732-0058
HORNER JR, DENNIS	128 PROCTOR RD	ELDRED	NY	12732-5206
ELLIOTT, DAPHNE	385 E 9TH AVE	ROSELLE	NJ	07203-2103
FINN, MICHAEL	64 W 9TH ST APT 1R	NEW YORK	NY	10011-8970
CRIPPEN, NANCY	211 W 101ST ST # 205	NEW YORK	NY	10025-5027
EWART, GLORIA	PO BOX 1417	BRONX	NY	10451-1417
MOJICA, ANGEL	721 TINTON AVE # 12	BRONX	NY	10455-2215
FOFANA, MAMADOU	PO BOX 82	BRONX	NY	10456-0082
DELAHANTY, JAMES	PO BOX 487	MONTROSE	NY	10548-0487
FORREST, BEVERLEY	1352 NEW YORK AVE APT 1D	BROOKLYN	NY	11210-6202
EISENBACH, SIMCHA	225 DIVISION AVE	BROOKLYN	NY	11211-7223
LAWRENCE, ROCHELLE	9720 KINGS HWY APT 212	BROOKLYN	NY	11212-8503
WRIGHT, LISA	221 LINDEN BLVD	BROOKLYN	NY	11226-3479
PULEO, DOUDOU DAISY	18 GEORGETOWN LN	BROOKLYN	NY	11234-5742
GIANNANTONIO, SHERRI	PO BOX 2431	BALLSTON SPA	NY	12020-8431
TAYLOR, AMBER	9 PARKWOOD ST FL 1ST	ALBANY	NY	12208-2806
AYALA, VICTOR	200 N LEVITT ST APT 220	ROME	NY	13440-3082
FRIBERG, ENAR	41861 STATE HIGHWAY 10	DELHI	NY	13753-3203
ROLOSON, TRAVIS	22 GARDINER PL APT 1	WALTON	NY	13856-1356
PETRIDES, BRIAN	2608 WATSON BLVD APT B9	ENDWELL	NY	13760-3286
BENSON, JOYCE A	7 LAKEVIEW DR	HONEOYE	NY	14471-9315
GOULD, JEANNA	2320 SPRING HOUSE LN APT C	AUGUSTA	GA	30907-3435
KING, MARK	515 RT 6N	MAHOPAC	NY	10541
FAUCHERE, MICHAEL	34 ROWE PLACE	FLORIDA	NY	10921
GEOGHAN, DAVID	214 HOME SCHOOL RD	MIDDLETOWN	NY	10940
GRIPPO, MICHELE	41 OVERLOOK LN	AIRMONT	NY	10901
GARGIULO, GRACE	87 SOUTH RTE 9W	HAVERSTRAW	NY	10927
MERITIL, RULX	142 KEASING PARKWAY APT C	MONSEY	NY	10952
GALLPA, ALIAHANDRO	178 SADDLE RIVER RD	CHESTNUT RIDGE	NY	10977
SEFAFINSKI, JERRY	35 MADISON ST APT 1H	SPRING VALLEY	NY	10977

BRIGGS, EDWARD	45 EAST SHORE ROAD	STERLING		
COOR, MONICA	130-36 235TH STREET	FOREST	NY	10979
GALARZA, JEAN	1201 MT RD	LAURELTON	NY	11413
RUARK, JAMES	7 COYOTE DRIVE	PORT JERVIS	NY	12771
	81 EAST THOMPSON	PORT JERVIS	NY	12771
SHIPMAN, JAMIE	PLACE	SMALLWOOD	NY	12778
COMFORT, BRANDI M	218 AIRPORT RD	YULAN	NY	12792